

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CGG 19-026999  
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ATTORNEYS FOR WILMINGTON SAVINGS FUND  
SOCIETY, FSB, AS TRUSTEE OF STANWICH  
MORTGAGE LOAN TRUST J

In Re:

MICHELLE A. RYBAK,  
DEBTOR

Case No.: 22-18068-JNP

Judge: HONORABLE JERROLD N.  
POSLUSNY, JR.

Chapter: 13

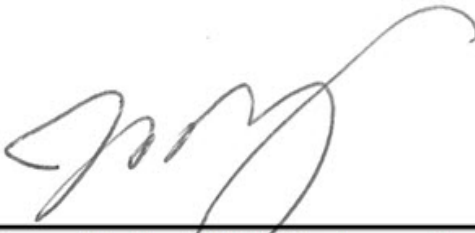


Order Filed on January 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: January 5, 2023**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter being opened to the Court by Seymour Wasserstrum, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 8730 Ferry Road, Millville, NJ 08332.
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$41,286.18; as evidenced in Secured Creditor's Proof of Claim 13-1 filed on December 19, 2022.
3. Debtor(s) agrees to incorporate this amount, \$41,286.18, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default.
4. Debtor(s) agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$960.82 monthly, directly to Secured Creditor.
5. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on November 11, 2022; ECF Doc.:19.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan that may be entered by the Court.


We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

*/s/Elizabeth L. Wassall*

\_\_\_\_\_  
Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

Date: 1-4-2023

  
\_\_\_\_\_  
Seymour Wasserstrum, Esquire  
Attorney for the Debtor(s)

Date: 1/8/23

In re:  
Michelle A. Rybak  
Debtor

Case No. 22-18068-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 05, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Seymour Wasserstrum	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jan 05, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7